

THE EAST FLORIDA SAVINGS & TRUST COMPANY

Powerful In Financial Circles In This Section and Possessing the Confidence of the General Public.

During the 26 years that have intervened since the establishment of the East Florida Savings & Trust Company, the development of the state has gone forward by leaps and bounds, but such conditions could never have been possible except for the substantial encouragement and support of solid financial institutions such as are exemplified in the East Florida Savings & Trust Company.

A thoroughly equipped burglar proof and fire-proof vault is urged for the safekeeping of cash, collateral bank records and other valuables of the institution. Safety deposit boxes are also rented to patrons at a nominal sum. Commercial banking in all its departments is carried on and in addition to this, a savings department is operated, interest at the rate of 4 per cent compounded quarterly being paid on time deposits.

Dr. E. S. Crill, the president, has long been one of the prominent figures not only in this immediate section, but of the State at large. Deeply interested in various financial operations, he also became active in politics, representing Putnam county in the State Senate for a period of 12 years between 1897 and 1909. During the administration of Governor Perry, he held the office of state treasurer.

Mr. R. F. Adams, vice president, has been connected with the East Florida Savings & Trust Company for over 20 years, having virtually grown up with the institution and his familiarity with its operations, as well as his fitness for the position he now holds, is at once apparent.

Mr. W. S. Burdette, secretary of the institu-

tion, is also a familiar figure in the business structure of Putnam county and Palatka.

Mr. John H. Randolph, cashier, while comparatively new to the banking business, is nevertheless a gentleman of wide business experience, well known in the south.

Mr. Marcus Loeb of the board of trustees, is a prominent manufacturer of Atlanta, Georgia, while Mr. C. P. Cooper holds a commanding position among the legal fraternity in Jacksonville. Mr. J. F. Tenny is well known as a prominent mercantile man of this section and Mr. J. A. Crosby is a factor in the citrus fruit growing industry, operating extensively at San Mateo, in this county.

Resources.

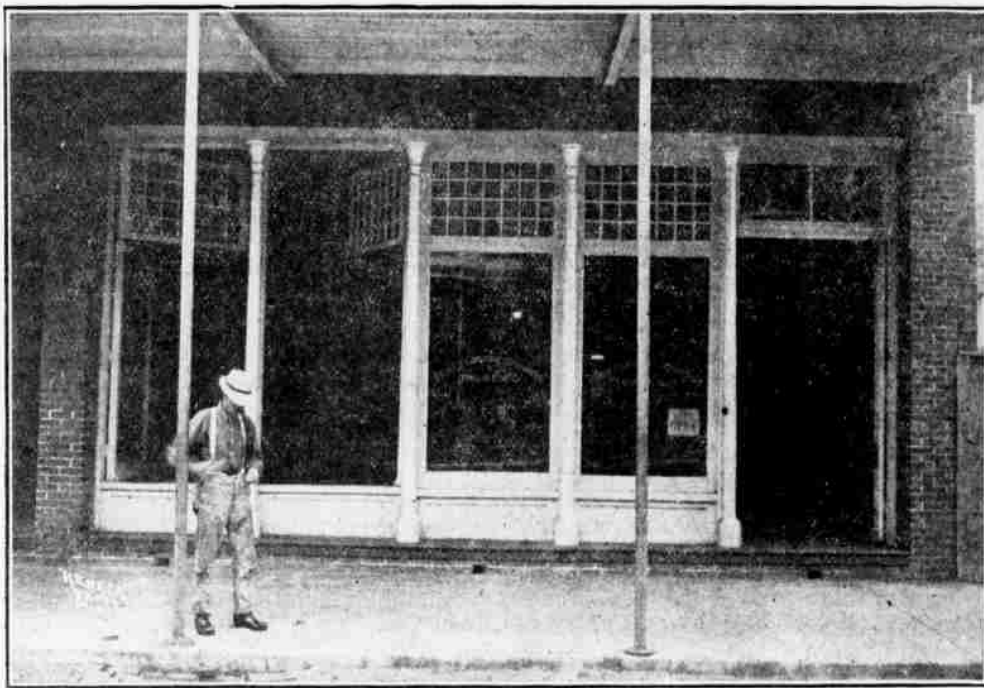
Loans and discounts	\$ 359,539.99
Loans on mortgages	36,000.00
Overdrafts	835.80
U. S. Bonds and other securities	102,620.06
Banking house, fixtures, real estate	12,464.90
Due from banks and bankers	46,636.51
Cash	26,797.22

\$ 584,894.45

Liabilities.

Capital Stock	\$ 20,000.00
Surplus Fund	100,000.00
Undivided Profits	43,877.49
Deposits	420,858.75
Certified Checks	158.18

\$ 584,894.45



Home of the East Florida Savings & Trust Company.

PALATKA COCA COLA BOTTLING CO.

Serving a Large Territory by Means of Modern Facilities—Non-Intoxicating Beverages of All Kinds Manufactured Under Sanitary Conditions.

Probably no more popular "soft drink" has ever been put on the market than Coca-Cola, that beverage which is so eagerly sought by hundreds of thousands of thirsty mortals who scorn any other irrigating fluid.

The Palatka Coca Cola Company is perhaps one of the most modern establishments of its kind to be found in the state of Florida, certainly one of the best of its kind outside of the largest cities.

In equipment, capacity, quality of products

Filtered artesian water is used in manufacturing the various drinks and the extracts which form the important part of the beverages are scientifically pure and untainted.

Three Crown machines are operated in filling and capping the bottles, while a 20th Century washer automatically cleanses and purifies every bottle that is used to contain the products of the plant.

Each bottle is subjected to a bath of caustic



Headquarters for Thirst Quenchers.

and general service to the public, the Palatka Coca Cola Bottling Company exemplifies the latest development in this important phase of business enterprise.

About 400 cases of bottled goods can be produced daily, which means a total of 800 dozen bottles of soft drinks to be consumed by patrons of the concern scattered throughout the territory served.

Delivery is made by rail, water and by automobile trucks, so that an efficient service is maintained at all times regardless of the location of the patronage. Two auto trucks are used in distributing the products of the Palatka Coca Cola Bottling Company, regularly trips being made to several outlying points within the territory mentioned. This motor service in itself stamps the establishment as up-to-date and thoroughly modern.

soda solution, made to undergo a thorough brushing inside and out and finally rinsed in pure water, after which it is ready to be filled and sent out.

In addition to Coca Cola, which is of course the most important product of the establishment, Bludwine, and all the various flavors of soda waters are manufactured by the Palatka Coca Cola Bottling Company.

Mr. Edward Kummer, the head of the enterprise, has built up a large volume of business during the years of his connection with the concern.

Assuming control of the establishment at a time when operations were conducted on a small scale, Mr. Kummer has increased the output and sales to a point where the Palatka Coca Cola Bottling Company represents an important factor in the business structure of the community.

MODERN LIVERY, FEED and SALES STABLES

Mr. George Leonardy, Operating An Establishment in Palatka, Will Open Branches In Neighboring Cities—New Structure To Be Erected For Local Stables.

If there is any one line of business requiring extensive experience and thorough knowledge of details, it is that of the dealer in livestock, particularly horses and mules. The novice in this line quickly discovers that he is hopelessly handicapped and that his success depends upon acquiring an accurate conception of the fine points of the business.

One of the best known operators in horses and mules in this section of the State is Mr. Geo. Leonardy, proprietor of a first class livery and sales stable on Lemon street in this city.

In addition to the sales operations, Mr. Leonardy maintains a livery and feed stable, furnishing up-to-date turn-outs for all occasions, whether for business or pleasure. Heavy hauling and teaming is done in addition to the regular livery business and a full equipment of conveyances for various purposes is kept on hand at all times.

From 35 to 60 head of stock are maintained at the Leonardy stables and a veterinary surgeon who works in connection with the business, affords modern facilities in this particular line.

Within a short time Mr. Leonardy plans to



The Leonardy Livery and Sales Stables.

Having been connected with the horse and mule business from an early age, Mr. Leonardy is amply equipped by experience in the operation of such an enterprise and his success in the local field is largely due to this knowledge of what goes to make up the best service to the public in his particular line of business.

A large proportion of the horses and mules used in the territory surrounding Palatka are supplied by Mr. Leonardy, who secures his stock from the great markets of St. Louis and other western cities where these animals are handled in great numbers.

From 15 to 20 carloads are disposed of each season from the Leonardy stables and the satisfactory service rendered by the establishment is causing a rapidly increasing volume of business.

erect a new establishment in which will be embodied the best and most modern features to be found in enterprises of this kind today. The new building will occupy approximately the same location as the present one, but will offer greater accommodations and conveniences to patrons and make it possible to maintain a high grade of service in every department.

Branch establishments are to be opened in Hastings and in St. Augustine as well, and with the extension of the scope of operations, Mr. Leonardy will of course be in a position to give his patrons the benefit of the material advantages which will accrue from this additional buying facility and the consequent reduction in the first cost of a whole.

PORTER BROS.—LUMBER PRODUCTS

Manufacturers of Rough and Dressed Yellow Pine Lumber—Building Material of High Quality From Well Established Plant of Substantial Reputation.

Among the manufacturing industries which have enabled the city of Palatka to establish a reputation as one of the foremost industrial centers of Florida and the greatest wood working locality in the State, the lumber plant of Porter Brothers is an important factor.

Established about six years ago, on a modest scale of operations, the establishment has continued to progress with the development of the community, furnishing as it does a large proportion of the building material used in the construction of local buildings.

Yellow pine lumber both finished and unfinished is turned out by Porter Brothers, who enjoy an extensive trade both locally and throughout this section of the State. Building operations in Palatka are continually in progress and the task of furnishing the necessary material for this construction has fallen in large measure upon Porter Brothers, who have established a reputation in this line of products.

Flooring, siding and specification lumber generally are the special products which the plant places on the market and in addition to a gratifying local business, a considerable portion of the output from the establishment is shipped to outside territory.

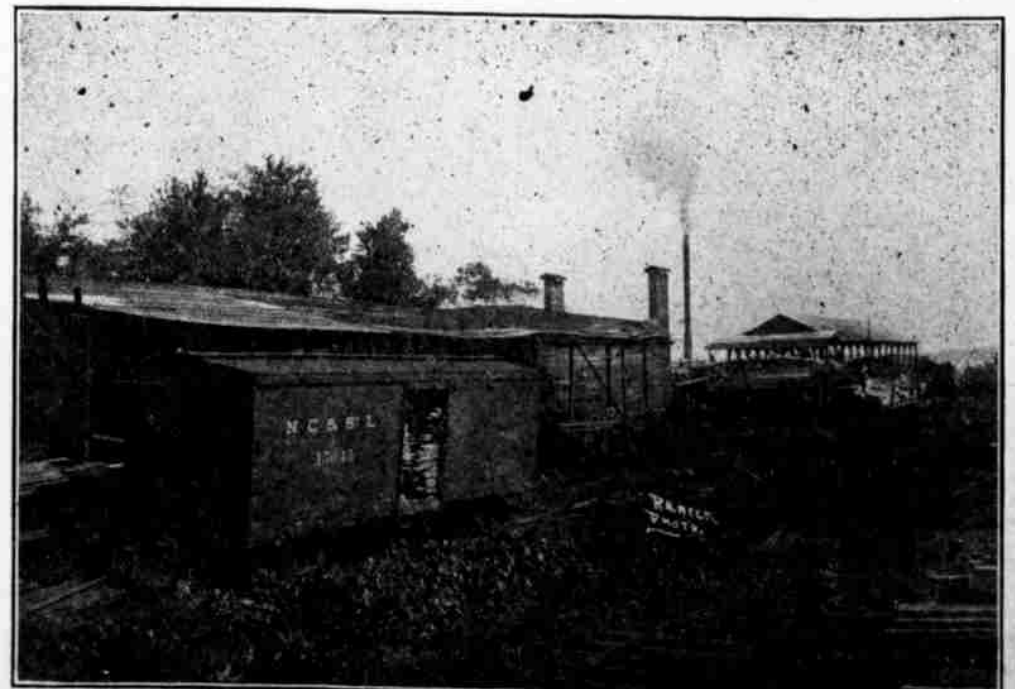
By the employment of a considerable number of workmen, Porter Brothers contribute materially to the mercantile prosperity of the community, and in various ways add to the welfare of the city generally.

The importance of the city of Palatka as a lumber manufacturing center depends necessarily upon the volume of business transacted in this particular field and every enterprise which by its operations tends to increase and maintain the pre-eminence of Palatka in the lumber trade, must therefore occupy an important position in the general scheme of the development of the community.

Florida's timber resources constitute a veritable gold mine from which are taken annually immense values to be turned into commercial channels and used in the development of the State as a whole.

Putnam county has felt the rejuvenating influence of this timber industry and Palatka in particular must thank the lumber manufacturing plants for a considerable portion of its prosperity.

The establishment of Porter Brothers, contributing as it does to the prestige of this city as a manufacturing center and performing its part in the commercial operations of this section, must be considered as a distinct asset to the community.



Porter Brothers' Mill—A Factor in the Lumber Market.